

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

BERNARDO MIKESELL
FLORDELIZA MIKESELL
Debtor(s)

Case No. 19-14891-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/02/2019.
- 2) The plan was confirmed on 05/12/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/09/2024.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$114,185.00.
- 10) Amount of unsecured claims discharged without full payment: \$358,908.63.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$45,900.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$45,900.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,660.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,899.39
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,559.39

Attorney fees paid and disclosed by debtor: \$1,640.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
1ST CFD SRVC	Unsecured	119.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	NA	3,610.28	3,610.28	228.85	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	NA	996.99	996.99	63.20	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	NA	9,108.29	9,108.29	577.35	0.00
CAVALRY SPV I, LLC	Unsecured	NA	456.83	456.83	28.96	0.00
CAVALRY SPV I, LLC	Unsecured	NA	8,695.32	8,695.32	551.18	0.00
CHASE BANK USA, N.A.	Unsecured	NA	10,205.62	10,205.62	646.92	0.00
COMENITY CAPITAL.PAYPAL	Unsecured	4,792.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BAN	Unsecured	NA	810.50	810.50	51.38	0.00
DISCOVER BANK	Unsecured	NA	8,533.10	8,533.10	540.90	0.00
HOLY REDEEMER HOSPITAL	Unsecured	60.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	16,570.48	16,570.48	16,570.48	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	162,583.23	162,583.23	10,305.87	0.00
JL TEAMWORKS	Unsecured	350.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK, N.A. S/B/M	Unsecured	NA	26,848.12	26,848.12	1,701.86	0.00
JPMORGAN CHASE BANK, N.A. S/B/M	Unsecured	NA	2,270.93	2,270.93	143.95	0.00
KEYMED DATA SERCICES	Unsecured	131.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	782.47	782.47	49.60	0.00
LVNV FUNDING	Unsecured	NA	5,003.82	5,003.82	317.19	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	2,386.66	2,386.66	151.28	0.00
NATIONSTAR MORTGAGE LLC,	Secured	NA	260,097.15	1,050.01	1,050.01	0.00
NAVIENT	Unsecured	26,616.00	2.00	NA	0.00	0.00
NAVIENT	Unsecured	13,492.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	1,993.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,751.30	3,751.30	237.79	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	3,374.64	3,374.64	213.92	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	11,124.38	11,124.38	705.16	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	5,291.66	5,291.66	335.43	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,087.85	2,087.85	132.35	0.00
PROVIDENT CU	Secured	NA	NA	NA	0.00	0.00
SALLIE MAE	Unsecured	NA	14,827.53	14,827.53	939.89	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SALLIE MAE	Unsecured	NA	8,924.12	8,924.12	565.68	0.00
SALLIE MAE	Unsecured	NA	28,925.32	28,925.32	1,833.52	0.00
SYNCHRONY BANK/JC POENNEY	Unsecured	5,200.00	NA	NA	0.00	0.00
UNIFUND CCR	Unsecured	NA	4,658.81	4,658.81	295.32	0.00
US BANK NATIONAL ASSOCIATION	Unsecured	NA	1,617.98	1,617.98	102.57	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,050.01	\$1,050.01	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$1,050.01	\$1,050.01	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$16,570.48	\$16,570.48	\$0.00
TOTAL PRIORITY:	\$16,570.48	\$16,570.48	\$0.00
GENERAL UNSECURED PAYMENTS:	\$326,875.75	\$20,720.12	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,559.39</u>	
Disbursements to Creditors	<u>\$38,340.61</u>	
TOTAL DISBURSEMENTS :		<u>\$45,900.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/16/2024

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.